METHOD AND APPARATUS FOR LEASE BUYOUT

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ABSTRACT

A system, apparatus, method, computer program code and means for lease buyout includes identifying an alternative financial product by calculating a payment difference between a loan and a lease for an item, where the loan and

10 the lease have a term, and where the payment difference includes at least a recurring payment difference equal to the difference between a recurring payment for the loan and a recurring payment for the lease. An investment option is identified which has an expected rate of return. An investment value at the end of the term is calculated based on investment of the payment difference

15 amount in the investment option.